

**Certificate of Notice Page 1 of 5**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Alexis S. Lokey  
 Debtor

Case No. 19-10056-jkf  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: Stacey  
 Form ID: pdf900

Page 1 of 1  
 Total Noticed: 7

Date Rcvd: Dec 31, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 02, 2020.

db +Alexis S. Lokey, 8523 Temple Road, Philadelphia, PA 19150-1908

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: megan.harper@phila.gov Jan 01 2020 01:41:28 City of Philadelphia,

c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19102-1595

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jan 01 2020 01:41:17

Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946

smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jan 01 2020 01:41:24 U.S. Attorney Office,  
 c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404

cr +E-mail/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM Jan 01 2020 01:41:09  
 AmeriCredit Financial Services, Inc. dba GM Financ, P O Box 183853,  
 Arlington, TX 76096-3853

cr +E-mail/PDF: acg.acg.ebn@americaninfosource.com Jan 01 2020 01:56:11  
 Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS,  
 Oklahoma City, OK 73118-7901

cr +E-mail/PDF: gecsedirecoverycorp.com Jan 01 2020 01:56:21 Synchrony Bank,  
 c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 6

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* +Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS,  
 Oklahoma City, OK 73118-7901

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 02, 2020

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 31, 2019 at the address(es) listed below:

JASON BRETT SCHWARTZ on behalf of Creditor Capital One Auto Finance, a division of Capital One, N.A. jschwartz@mesterschwartz.com

LEON P. HALLER on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION, (TRUSTEE FOR THE PENNSYLVANIA HOUSING FINANCE AGENCY) lhaller@pkh.com, dmaurer@pkh.com; mgutshall@pkh.com

MICHAEL D. SAYLES on behalf of Debtor Alexis S. Lokey midusal@comcast.net,  
 michaeldsaylesesq@comcast.net; r43253@notify.bestcase.com

POLLY A. LANGDON on behalf of Trustee SCOTT F. WATERMAN (Chapter 13) ecfmail@readingch13.com

REBECCA ANN SOLARZ on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION, (TRUSTEE FOR THE PENNSYLVANIA HOUSING FINANCE AGENCY) bkgroup@kmlawgroup.com

SCOTT WATERMAN on behalf of Trustee SCOTT F. WATERMAN (Chapter 13) ECFmail@fredreiglechl3.com

SCOTT F. WATERMAN (Chapter 13) ECFMail@ReadingCh13.com

United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 8

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE:

ALEXIS S. LOKEY,  
Debtor

: Chapter 13  
: Case No. 19-10056-JKF  
: Consent Order Settling  
: Capital One Auto Finance,  
: a division of Capital One, N.A.'s  
: Motion For Relief From The Automatic  
: Stay Pursuant To 11 U.S.C. § 362

AND NOW, this 31<sup>st</sup> day of December, 2019, this matter having come before this Court upon application of Capital One Auto Finance, a division of Capital One, N.A. (hereinafter referred to as "**COAF**"), a secured creditor of the above-named Debtor, by its counsel, for relief from the automatic stay pursuant to 11 U.S.C. § 362;

AND it appearing that Debtor, *Alexis S. Lokey*, through Debtor's attorney, *Michael D. Sayles, Esquire*, have reached an agreement with regard to said Motion for Relief regarding a 2018 NISSAN Altima Sedan 4D S I4, V.I.N. 1N4AL3AP7JC471108 (the "Vehicle"), as per the terms contained in this Order;

AND, it appearing that Debtor is indebted to **COAF** on a loan which enabled Debtor to purchase said Vehicle, which loan terms are set forth in a Retail Installment Contract (the "Contract"); and

It appearing that **COAF** is the holder of a secured claim against the Debtor and;

It appearing that the Debtor remains in arrears post-petition in the amount of \$5,203.12 (\$4,897.12 in post-petition arrears, plus \$306.00 in attorney's fees and costs) as of December 16, 2019;

It appearing that the Debtor and **COAF** have reached an agreement to cure post-petition arrears and attorney's fees and costs, the Debtor agrees to pay \$867.19 monthly beginning January 15, 2020 for the next six (6) months (with payments due on the **fifteenth** of each month) to cure said arrears, while making regular monthly post-petition payments (\$612.14 per the Contract) due under the Contract beginning with the **January 15, 2020** payment for a total monthly payment from **January 15, 2020 through June 15, 2020 of \$1,479.33**, wherefore,

It is hereby **ORDERED** and **DECREED** that if Debtor shall fail to make the regular

monthly payment (or any portion thereof) or fail to make payment toward the curing of the arrears as set forth above and Debtor fails to cure said default within ten (10) days after notice by **COAF** (or its counsel) of said default, counsel for **COAF** may file a Certification of Default with the Court setting forth Debtor's default and **COAF** shall be granted immediate relief from the automatic stay provisions of Section 362 of the Bankruptcy Code (11 U.S.C. § 362), and **COAF** is then also free to proceed with exercising its rights and remedies as may be allowed under State and Federal law. The Debtor shall be allowed to default and cure such default under this Consent Order one (1) time. Should Debtor default a second (2nd) time, notice of the default will be served, but the Debtor will not be granted an opportunity to cure the default and counsel for **COAF** may file a Certification of Default with the Court setting forth Debtor's default and **COAF** shall be granted immediate relief from the automatic stay provisions of Section 362 of the Bankruptcy Code (11 U.S.C. § 362).

It is **FURTHER ORDERED** and **DECREED** that in the event Debtor converts to a bankruptcy under any Chapter other than Chapter 13 of the Bankruptcy Code then Debtor shall pay all pre-petition arrears and post-petition arrears within fifteen (15) days from the date the case is converted from Chapter 13 to any other Chapter. If Debtor fails to make payment in accordance with this paragraph then **COAF**, through Counsel, may file a certification setting forth said failure and **COAF** shall be granted immediate relief from the automatic stay provisions of Section 362 of the Bankruptcy Code (11 U.S.C. § 362) and **COAF** is then also free to proceed with exercising its rights and remedies as may be allowed under State and Federal law.

The failure by **COAF**, at any time, to file a Certification of Default upon default by the Debtor shall not be construed, nor shall such failure act, as a waiver of any of **COAF's** rights hereunder.

This Order is a supplement and in addition to the Contract and not in lieu thereof.

Facsimile signatures shall be accorded the same force and effect as an original signature, and may be submitted to the Court.

It is further Ordered that the fourteen (14) day stay provided by Rule 4001(a)(3) is hereby waived.

BY THE COURT:



Jean K. FitzSimon  
U.S. BANKRUPTCY JUDGE

Post-Petition Arrears:	\$ 4,897.12
Counsel Fees:	\$ 306.00
<b>Total:</b>	<b>\$ 5,203.12</b>

**Creditor: Capital One Auto Finance,**  
**a division of Capital One, N.A.**  
By Counsel: Mester & Schwartz, P.C.

By: 

Jason Brett Schwartz, Esquire  
Mester & Schwartz, P.C.  
1333 Race Street  
Philadelphia, PA 19107  
(267) 909-9036

DATED: *12/20/19*

Seen and agreed to -- We hereby consent to the form and entry of the foregoing Order.

**Debtor: Alexis S. Lokey**

By Counsel for Debtor: Michael D. Sayles, Esquire

By: *Michael D. Sayles, Esquire*

Michael D. Sayles, Esquire  
Sayles and Associates  
427 West Cheltenham Avenue, Suite #2  
Elkins Park, PA 19027  
(215) 635-2270

DATED:

**Chapter 13 Trustee:**

By: /s/ Polly A. Langdon

Scott F. Waterman, Esq.  
Chapter 13 Trustee  
2901 St. Lawrence Ave., Suite 100  
Reading, PA 19606  
(610) 779-1313